

**REMARKS**

Claims 1-21 and 23-36 are pending in the present application. Claims 1-7, 16-20 and 29-33 are withdrawn based on the restriction requirement. By this amendment, claims 12 and 25 are amended merely to correct grammatical inaccuracies, and claim 21 is amended to incorporate the subject matter of now-canceled claim 22. No new matter is added. Entry of this amendment is respectfully requested as it does not require further search and/or consideration.

In the final Office Action, the Examiner rejected claims 8-15, 21-28, and 34-36 under 35 U.S.C. § 103(a) as being unpatentable over Konya (U.S. Patent No. 5,937,396) in view of Bator et al. (U.S. Patent No. 6,575,362). This rejection is respectfully traversed.

The present claims 8-15, 34 and 35 all require “a cash acceptor for accepting payment by the user for the wire transfer.” As amended, claim 21 and its dependent claims 23-28 and 36 all require depositing funds for the transfer; counting the funds received in the machine; and verifying the funds as being sufficient to cover the transferred amount and a transaction fee therefor.

Konya is directed to an ATM used for remotely accessing currency in an account such that “transferred currency can then be retrieved using a second ATM...[and] currency is not actually transferred to the second account” (see the last three sentences of the Konya abstract). Konya does not teach, suggest or otherwise relate to any type of cash acceptor, let alone “a cash acceptor for accepting payment by [a] user for [a] wire transfer,” as required by claims 8-15, 34 and 35. Similarly, Konya does not teach, suggest or otherwise relate to

any of the steps of “depositing funds for the transfer; counting the funds received in the machine; and verifying the funds as being sufficient to cover the transferred amount and a transaction fee therefor,” as required by claims 21, 23-28, and 36.

Bator et al., which is directed to a secure money order issuing kiosk, fails to make up for the above-discussed deficiencies in Konya. In particular, Bator et al., which does appear to teach a cash acceptor for accepting payment for printing money orders at the kiosk, fails to teach, suggest or otherwise relate to “a cash acceptor for accepting payment by [a] user for [a] wire transfer,” as required by claims 8-15, 34 and 35. Also, Bator et al. does not teach, suggest or otherwise relate to any of the steps of “depositing funds for the transfer; counting the funds received in the machine; and verifying the funds as being sufficient to cover the transferred amount and a transaction fee therefor,” as required by claims 21, 23-28, and 36.

Thus, the combination of Konya et al. and Bator et al. fails to render obvious “a cash acceptor for accepting payment by [a] user for [a] wire transfer,” as required by claims 8-15, 34 and 35, and also fails to render obvious “depositing funds for the transfer; counting the funds received in the machine; and verifying the funds as being sufficient to cover the transferred amount and a transaction fee therefor,” as required by claims 21, 23-28, and 36.

Furthermore, there would have been no reason to combine the teachings of Bator et al. because it is a “principle object of the [Konya] invention to provide a system for transferring currency electronically between accounts.” There would have been no reason to accept cash in order to transfer currency electronically between accounts. Thus, there

would have been no reason to modify Konya to accept cash.

Thus, it is respectfully submitted that the present claims 8-15, 34 and 35 would not have been obvious over the combination of Konya and Bator et al.

For at least these reasons, Applicants respectfully submit that the claim rejection should be reconsidered and withdrawn.

Accordingly, reconsideration of the outstanding Office Action and allowance of the present application and all the claims therein are respectfully requested and now believed to be appropriate.

It is believed that all of the pending issues have been addressed. However, the absence of a reply to a specific rejection, issue or comment does not signify agreement with or concession of that rejection, issue or comment. In addition, because the arguments made above may not be exhaustive, there may be reasons for patentability of any or all pending claims (or other claims) that have not been expressed. Finally, nothing in this reply should be construed as intent to concede any issue with regard to any claim, except as specifically stated in this reply, and the amendment of any claim does not necessarily signify concession of unpatentability of the claim prior to its amendment.

Should the Examiner have any questions or comments regarding this matter, the undersigned may be contacted at the below-listed telephone number.

Respectfully submitted,  
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A handwritten signature in black ink, appearing to read 'Abraham HersHKovitz', written over a horizontal line.

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